

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
 )  
 ) Case No. 21-20027 CMB  
 Patricia L. Steals )  
 ) Chapter 13  
 )  
 Debtor(s). )  
 \_\_\_\_\_ X

**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtor in order to address loan modification terms.
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

☒ Chapter 13 Plan dated April 20, 2021  
Amended Chapter 13 Plan dated \_\_\_\_\_

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

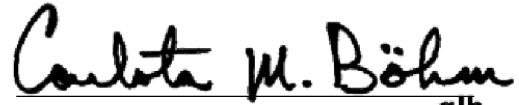
- ☒ Debtor(s) Plan payments shall be changed from \$1374.000 to \$1075.00 effective January 2022.
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:
1. Midfirst Bank will be paid \$461.02 per month effective November 2021 as per the Order of Court dated December 27, 2021.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 13th day of January, 202 2



Carlota M. Böhm <sup>glb</sup>  
Chief United States Bankruptcy Judge

Stipulated by:

/s/ Lauren M. Lamb  
Counsel to Debtor

Stipulated by:

/s/ Owen Katz  
Counsel to Chapter 13 Trustee

FILED  
1/13/22 9:14 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

cc: All Parties in Interest to be served by Clerk

In re:  
Patricia L. Steals  
Debtor

Case No. 21-20027-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 13, 2022

User: gamr  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2022:

Recip ID	Recipient Name and Address
db	+ Patricia L. Steals, 1009 Hazel Ave., Ambridge, PA 15003-1722
cr	+ Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
15327246	+ Beaver Valley Fcu, 601 37th Street, Beaver Falls, PA 15010-3441
15327247	+ Beaver Valley Fcu, Attn: Bankruptcy, 601-37th St, Beaver Falls, PA 15010-3441
15327266	+ Demetrios H. Tsarouhis, 21 S. 9th Street, Allentown, PA 18102-4861
15327267	+ First Portfolio Ventures, LLC, 3091 Governors Lake Drive, Norcross, GA 30071-1135
15327268	+ Gregg Lawrence Morris, Esq., 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584
15327287	+ Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15327286	+ Target, Po Box 673, Minneapolis, MN 55440-0673
15334048	+ Tri State Adjustments, Inc., dba Express Medical Pharmacy Services, PO Box 3219, La Crosse WI 54602-3219
15327290	+ Tri-State Adjustments, 3439 East Ave So., La Crosse, WI 54601-7241
15327291	+ Tri-State Adjustments, 3439 East Avenue South, Po Box 3219, La Crosse, WI 54602-3219
15338160	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15338137	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 13 2022 18:36:00	Americredit Financial Services, Inc. DbA GM Finan, DbA GM Financial, P.O Box 183853, Arlington, TX 76096-3853
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jan 13 2022 18:42:53	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: bnc@bass-associates.com	Jan 13 2022 18:36:00	United Consumer Financial Services, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Ste. 200, Tucson, AZ 85712-1083
15338645	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 13 2022 18:36:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
15327245	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 13 2022 18:36:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
15327244	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 13 2022 18:36:00	AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
15327250	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 13 2022 18:42:43	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15327248	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 13 2022 18:42:42	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15327252	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 13 2022 18:42:42	Capital One/boscovs, Po Box 31293, Salt Lake City, UT 84131-0293
15327253	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 13 2022 18:42:52	Capital One/boscovs, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

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User: gamr

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Date Rcvd: Jan 13, 2022

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Total Noticed: 69

15349089	+ Email/Text: bankruptcy@cavps.com	Jan 13 2022 18:36:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15347760	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 13 2022 18:42:55	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15327256	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 13 2022 18:42:55	Citibank/Goodyear, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15327255	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 13 2022 18:43:04	Citibank/Goodyear, Po Box 6497, Sioux Falls, SD 57117-6497
15327259	+ Email/Text: commonwealth@ebn.phinsolutions.com	Jan 13 2022 18:36:00	Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
15327257	+ Email/Text: commonwealth@ebn.phinsolutions.com	Jan 13 2022 18:36:00	Commonwealth Financial Systems, 245 Main Street, Scranton, PA 18519-1641
15327262	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jan 13 2022 18:36:00	Credit Collection Services, Attn: Bankruptcy, Po Box 773, Needham, MA 02494-0918
15327261	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jan 13 2022 18:36:00	Credit Collection Services, Po Box 447, Norwood, MA 02062-0447
15327264	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 13 2022 18:42:44	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15327263	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 13 2022 18:42:44	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15327265	+ Email/Text: kthompson@crowndasset.com	Jan 13 2022 18:36:00	Crown Asset Management, 3100 Breckinridge Boulevard, Suite 725, Duluth, GA 30096-7605
15348899	+ Email/Text: kburkley@bernsteinlaw.com	Jan 13 2022 18:36:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15342715	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jan 13 2022 18:36:00	First Financial Investment Fund Holdings, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15327254	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 13 2022 18:42:51	Chase Mortgage, Chase Records Center/Attn: Correspondenc, Mail Code LA4 5555 700 Kansas Ln, Monroe, LA 71203
15344370	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 13 2022 18:36:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
15327270	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 13 2022 18:36:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15327269	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 13 2022 18:36:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15335118	Email/PDF: resurgentbknotifications@resurgent.com	Jan 13 2022 18:42:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15351594	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jan 13 2022 18:42:42	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
15327271	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jan 13 2022 18:43:01	Midfirst Bank, 999 NW Grand Blvd., Suite 100, Oklahoma City, OK 73118-6051
15332648	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 13 2022 18:36:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15327272	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 13 2022 18:36:00	Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238
15327273	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 13 2022 18:36:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
15337904	+ Email/Text: ecfbankruptcy@progleasing.com	Jan 13 2022 18:36:00	NPRTO North-East, LLC, 256 West Data Drive, Draper, UT 84020-2315

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Form ID: pdf900

Total Noticed: 69

15327274	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 13 2022 18:42:52	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15327275	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 13 2022 18:43:03	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15346214	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 13 2022 18:42:43	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15327276	Email/Text: signed.order@pfwattorneys.com Jan 13 2022 18:36:00	Pressler & Pressler, 7 Entin Road, Attn: Matthew Joseph Martello, Esquire, Parsippany, NJ 07054
15327277	Email/Text: signed.order@pfwattorneys.com Jan 13 2022 18:36:00	Pressler & Pressler, 7 Entin Road, Attn: Michael Robert Lapinski, Esquire, Parsippany, NJ 07054
15333121	Email/Text: bnc-quantum@quantum3group.com Jan 13 2022 18:36:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
15333020	Email/Text: bnc-quantum@quantum3group.com Jan 13 2022 18:36:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
15327280	+ Email/PDF: resurgentbknotifications@resurgent.com Jan 13 2022 18:42:46	Resurgent Capital Services, Attn: Bankruptcy, Pob 10497, Greenville, SC 29603-0497
15327278	Email/PDF: resurgentbknotifications@resurgent.com Jan 13 2022 18:43:04	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602
15342681	+ Email/PDF: gecsed@recoverycorp.com Jan 13 2022 18:42:59	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15327629	+ Email/PDF: gecsed@recoverycorp.com Jan 13 2022 18:42:50	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15327283	+ Email/PDF: gecsed@recoverycorp.com Jan 13 2022 18:42:41	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15327282	+ Email/PDF: gecsed@recoverycorp.com Jan 13 2022 18:42:50	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
15327285	+ Email/PDF: gecsed@recoverycorp.com Jan 13 2022 18:42:50	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15327284	+ Email/PDF: gecsed@recoverycorp.com Jan 13 2022 18:42:50	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
15327289	+ Email/Text: bankruptcydepartment@tsico.com Jan 13 2022 18:36:00	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15327288	+ Email/Text: bankruptcydepartment@tsico.com Jan 13 2022 18:36:00	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
15329285	Email/PDF: OGCRegionIIIBankruptcy@hud.gov Jan 13 2022 18:42:42	U.S. Department of Housing and Urban Development, The Wanamaker Building, 11th Floor, 100 Penn Square East, Philadelphia, PA 19107-3380
15327292	+ Email/Text: EBankruptcy@UCFS.NET Jan 13 2022 18:37:00	United Consumer Financial Services, 865 Bassett, Westlake, OH 44145-1194
15327293	+ Email/Text: EBankruptcy@UCFS.NET Jan 13 2022 18:37:00	United Consumer Financial Services, Attn: Bankruptcy, 865 Bassett Road, Westlake, OH 44145-1194
15350483	+ Email/Text: bnc@bass-associates.com Jan 13 2022 18:36:00	United Consumer Financial Services, Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083

TOTAL: 55

**BYPASSED RECIPIENTS**

District/off: 0315-2

User: gamr

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Date Rcvd: Jan 13, 2022

Form ID: pdf900

Total Noticed: 69

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15345778	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
15327251	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15327249	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15327260	*+	Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
15327258	*+	Commonwealth Financial Systems, 245 Main Street, Scranton, PA 18519-1641
15327281	*+	Resurgent Capital Services, Attn: Bankruptcy, Pob 10497, Greenville, SC 29603-0497
15327279	*	Resurgent Capital Services, C/o Resurgent Capital Services, Greenville, SC 29602

TOTAL: 1 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2022 at the address(es) listed below:

Name	Email Address
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Lauren M. Lamb	on behalf of Debtor Patricia L. Steals julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Maria Miksich	on behalf of Creditor MIDFIRST BANK mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpda.com

TOTAL: 5